

# HANDBOOK

the  
dignity  
of work;  
the  
pride of  
independence

# WELCOME

Welcome to Work First New Jersey (WFNJ), the state's welfare program. It's called Work First because it emphasizes work as the first step toward building a new life and a brighter future.

This handbook provides information on:

- *The basic requirements of WFNJ.*
- *Your responsibilities as a WFNJ participant.*
- *Support services you can receive while you are in the WFNJ program.*
- *Support services for working families.*

# OVERVIEW

## Welfare in New Jersey

New Jersey's program for families is known as Work First New Jersey/Temporary Assistance for Needy Families (WFNJ/TANF). New Jersey also has a program for single adults and couples without children, known as Work First New Jersey/General Assistance (WFNJ/GA). Some of the services and programs described in this book apply only to families under the TANF program and are not available to single people and childless couples receiving General Assistance.

To receive assistance:

- *You will need to cooperate with child support requirements if you have dependent children.*
- *You will have to work, actively look for work or participate in an approved work activity.*

## Work is the goal

The Work First New Jersey program:

- *Works to end welfare dependency by limiting assistance to 60 months and offering you the tools to find a job.*

- *Works to help children by helping you get child support payments to care for your dependent children.*
- *Works toward self-sufficiency by allowing you to keep more of your paycheck when you get a job or to close your case and receive a work supplement.*
- *Works to keep you on the job by helping with child care, health care, transportation and other support services, if needed.*

**WFNJ limits assistance to a maximum of 60 months over your lifetime.**

## Your Rights and Responsibilities

When you apply for WFNJ benefits and while you are on assistance, you are entitled to receive certain information and services. In turn, you, too, must do your part to cooperate with specific requirements detailed in this handbook in order to receive assistance and benefits.

Your rights under WFNJ include, among others, the right to:

- *Submit an application.*
- *Receive immediate assistance after you apply, if you qualify to receive it.*
- *Receive emergency assistance benefits, if you're eligible.*
- *Receive support services, such as, child care, transportation assistance and treatment for drug, alcohol, and mental-health related problems.*
- *Get a temporary deferral from some work requirements, if you meet certain criteria.*
- *Receive equal treatment under the law, regardless of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, or marital or family status, and other categories as defined by the NJ Law Against Discrimination.*
- *Receive written notice if your benefits are denied, or before your benefits are reduced, suspended or stopped.*
- *Request a Fair Hearing if your benefits are denied, reduced, suspended or stopped.*

To be able to get WFNJ benefits, you are required to work or take part in work preparation activities. In addition, you must cooperate with other requirements of the program, including:

- *Providing information to determine your eligibility for WFNJ assistance.*
- *Cooperating with child support requirements.*
- *Participating in a work activity or working.*
- *Notifying your welfare agency within 10 days of when you move, get a job, make more money, or if there's a change in your family size. Employed recipients will be subject to a 6-month reporting cycle. A case manager will explain your new requirements once you report employment.*
- *Reporting to your welfare agency any unexpected change in the amount of your income.*
- *Notifying your welfare agency in advance if you will be out of the state for more than 30 days.*
- *Repaying to the welfare agency any financial assistance payment (including cash benefits and emergency assistance) that you received in excess of the amount for which you were eligible.*



**If you do not meet these responsibilities, your WFNJ cash assistance may be denied, reduced, suspended or stopped and your case may be closed.**

## TIME LIMITS

### Welfare has time limits

After you begin receiving cash assistance, you are required to be at work or in a work activity as soon as possible, unless there is a reason why you cannot participate. You will need to attend your work activity or you will be sanctioned. This means your welfare grant will be reduced. If you don't meet the program requirements after your welfare grant is reduced, you will lose all of your cash assistance.

### A 60-month limit of assistance during your lifetime

When you get a job and go off welfare, the "clock stops ticking" on your 60-month limit. Any time you have left will remain available to use for a future emergency. There are, however, certain situations in which you may qualify for continued cash assistance after 60 months.

When you reach your 48th month of cash assistance, you will be required to participate in the Supportive Assistance to Individuals and Families (SAIF) program. Unless you are determined to be deferred from SAIF, you must participate as a condition of continued eligibility for WFNJ benefits. A WFNJ case manager will discuss more about this with you when you get close to your 48th month.

If benefits are received for only dependent children and/or teen parents, the months of receipt are not counted toward the 60-month limit. The 60-month limit begins once a teen parent reaches age 18.

# ELIGIBILITY

## Citizenship

You must be a U.S. citizen or qualified alien resident to receive WFNJ benefits. A qualified alien who was in this country before August 22, 1996 may still receive benefits. A person who enters the country on or after August 22, 1996 who is not a citizen is not eligible for benefits for a period of five years – except for special categories of aliens. These include, for example: Amerasian immigrants, Cuban or Haitian entrants, refugees, asylees or parolees.

*For more information on how to become a U.S. citizen, call the U.S. Citizenship and Immigration Services toll-free: 1-800-375-5283.*

## Drug Convictions –WFNJ/General Assistance

Under the law, any person convicted on or after August 22, 1996 of felony drug distribution will be permanently ineligible to receive WFNJ/GA benefits. However, distribution offenders may be eligible for NJ Family Care/Medicaid so they can receive substance abuse treatment.

Any person convicted on or after August 22, 1996 of drug possession, or use only, of a controlled substance may be eligible for WFNJ/GA benefits if he or she enrolls in and participates in a licensed residential drug treatment program, tests drug-free at the end of the program and remains drug-free for 60 days. Some exceptions may apply.

## Child Support

Both parents need to take responsibility for their children. In order to be eligible for WFNJ benefits, a parent must provide the information needed to secure child support, including identifying the other parent of your child.

When you apply for WFNJ benefits, you will be asked to provide a case manager with certain information that will help locate the other parent, if he or she is not involved or doesn't know about your dependent child. This includes his or her full name and address and at least three of the following items, if you know them or can reasonably obtain them:

- *Date of birth*
- *Social Security number*
- *Employer*
- *Make and model of motor vehicle and license plate number*

There are certain situations where you may not be required to provide child support information, such as in cases of family violence.

## Child Support Collections

While you are receiving cash assistance, you will need to assign your child support rights to the state. This means that child support payments will be collected on behalf of your children who are receiving welfare. The payments are then sent to the county welfare agency.

However, as a WFNJ recipient, you may receive up to \$100 per month from the child support payments that are collected. The child support order also will address medical support for the children.

Once you are working and off welfare, you will receive your entire child support payment, in addition to your paycheck.

*For more information about child support, call toll-free 1-877-NJKIDS1 (1-877-655-4371) or visit the website at [www.njchildsupport.org](http://www.njchildsupport.org).*

## REMEMBER!

**When you are in the Work First program, you may receive up to \$100 per month of child support payments that are collected.**

**When you are off welfare and working, the entire child support payment will go to you.**

## Families First Card

WFNJ uses a “Families First” card for you to access your cash assistance and NJ Supplemental Nutrition Assistance Program (NJ SNAP) benefits. (General Assistance clients who are receiving cash assistance from a municipal welfare agency still receive a check, but their SNAP benefits are available on their Families First cards). The card can be used to withdraw cash benefits from Automated Teller Machines (ATMs) or to purchase food at authorized grocery stores.

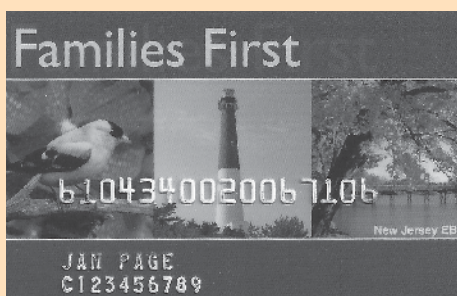
To replace a lost or stolen card or if you suspect someone has your PIN, call Customer Service immediately at 1-800-997-3333 to “freeze” your card so that no one can use your benefits. Then go to your County Welfare Agency to request a replacement card. You also can complete these transactions at [www.njfamiliesfirst.com](http://www.njfamiliesfirst.com), where you can also check your NJ SNAP balance and view recent activity.

If you receive child care benefits, you will also use your Families First card to swipe your child in and out of care.

It is illegal to use the Families First card at any of these locations:

- *Liquor Stores*
- *Casino/Gaming*
- *Adult Entertainment Establishments/Strip Clubs*

This is a federal law!



## SPECIAL NEEDS

### Victims of Family/Domestic Violence

WFNJ recognizes that family/domestic violence victims may have special needs. If you are a victim of family/domestic violence, rape or incest, some of the following WFNJ requirements may be temporarily waived:

- *Time limits on benefits*
- *Work requirements*
- *The limitation on an increase in cash assistance benefits as a result of the birth of a child, if the child is conceived as a result of domestic violence, rape or incest*

Child support cooperation requirements may not apply when the welfare agency determines there is a good reason for not cooperating. For example, a “good reason” would include if cooperating would place you at risk of domestic violence, or if a child is conceived as a result of domestic violence, rape or incest.

Family/domestic violence victims also will be referred to available supportive services, as appropriate.

*For more information on Family/Domestic Violence, call the Family/Domestic Violence Hotline toll-free: 1-800-572-7233.*

### Drug or alcohol abuse or mental health issues

If you are experiencing a problem with drug or alcohol abuse, or mental health issues and the problem interferes with your ability to work or participate in work activities, you can get help. The WFNJ Substance Abuse Initiative and Behavioral Health Initiative (SAI/BHI) will provide assessments, referrals to treatment and care coordination as well as supports such as, child care and transportation, while you are receiving treatment.





## WORK/WORK ACTIVITIES

### Start your job search now!

Once you become eligible for WFNJ, you will be required to participate in a job search/job readiness or a work activity. A case manager will advise you of your responsibilities as a participant of the WFNJ program. One of those responsibilities will include participating in a work-related activity with the NJ Department of Labor and Workforce Development, One-Stop Career Center.

For the nearest One-Stop Career Center location, call toll-free: 1-877-US2-JOBS (1-877-872-5627).

Applicants for General Assistance (GA) who are determined employable must complete a 28-day job search activity before they can receive any cash assistance or any other WFNJ benefits. If you do not complete the full 28-day program, you cannot reapply for GA for another 30 days.

### Earning a Wage

Many people start in an entry-level job to get work experience. They also learn the skills necessary to get a better paying job. It's the first step toward a brighter future!

### It Pays to Work

The following chart is an example of how much your monthly income would increase if you were employed rather than if you received only cash assistance.

- *The wages shown are based upon a 35-hour per week job.*
- *Net earnings are the amount of earnings you receive after taxes, or your take-home pay.*
- *If you are making more than these amounts, the increase in your monthly earnings will be even greater.*

NET EARNINGS AT \$ 10.00 PER HOUR (35 hours per week)	Cash Benefit	Net Monthly Earnings	Increase
Parent + 1 Child	\$322	\$1,216	\$894
Parent + 2 Children	\$424	\$1,248	\$824
Single Adult	\$140	\$1,110	\$970
Couple with No Children	\$193	\$1,184	\$991

Note: Figures on net monthly earnings are based on 2014 tax schedules and are rounded to the nearest dollar. Figures provided by the NJ Department of Treasury, Office of Management and Budget.

### WFNJ Makes Work Pay

As a participant in WFNJ, you may receive any combination of the following types of income:

- *The paycheck from your job*
- *A cash assistance benefit*
- *Child support – Your child support is collected by the county to cover the costs of assistance to you*

Depending on the amount collected, you will receive up to \$100 per month of child support added to your cash assistance. Once you stop receiving WFNJ cash assistance, you receive the full amount of your child support payment. In addition, if you are working at least 20 hours a week, you can keep all or some of your cash assistance along with your paycheck through a program called Paycheck Plus. For more information go to page 13.

## Supplemental Work Support

If you become employed and are working at least 20 hours per week for at least four months and still receive a partial cash grant, you may be eligible to receive \$200 per month for up to 24 months. To be eligible for this program, you must have been on WFNJ/TANF for at least six months and agree to voluntarily close your case.

If you are receiving Paycheck Plus and would like to get Supplemental Work Support, you must ask to close your case before Paycheck Plus ends, at which time your case would close automatically.

## WORK ACTIVITIES

A life on welfare is not good enough for any New Jersey family. That's why you must be taking steps toward getting a job to continue receiving cash assistance. Specifically, that means TANF recipients must participate in a work activity or a job for 35 hours a week. GA assistance recipients must participate in a work activity or a job for 30 hours a week. You and a case manager will develop a plan to meet your needs and the requirements of the Work First program.

### What kind of services/programs can I participate in?

- *Job search – This activity will prepare you to develop a resume, search for employment and develop your interviewing skills.*
- *Work experience – This program is to help you get work experience or develop skills to help you get a job. You are not considered an employee and are not paid wages by the employer, but you receive your cash assistance during this activity.*
- *Vocational training or college – This activity helps you achieve the skills required to obtain employment in a field where jobs are available as defined by NJ Department of Labor and Workforce Development. (TANF Only)*
- *Paid work.*

Certain activities may only be allowed for a limited time. A case manager will give you more information as you develop your Individual Responsibility Plan (IRP).

If you are a TANF recipient, you may participate in the following to meet a portion of your work activity:

- *Education, including college.*
- *Substance abuse treatment/behavioral health.*
- *High School Equivalency or adult basic education.*
- *Job skills training, which is directly related to employment, such as a computer skills class or training to become a certified nurse's assistant.*



## Self Employment

If you work for yourself, but are not earning a lot of money, you may have to participate in another work activity along with your job – even if you are working full time. For example, say you are babysitting for your neighbor for 35 hours a week, earning \$80 per week. If you were working in a minimum wage job, which would pay \$8.38 an hour, you would earn \$84 in about 10 hours. So using this minimum-wage formula, you would need an additional 25 hours a week of a work activity to meet your 35-hour-a-week work requirement.

## Parents – Ages 18 and 19

If you are a parent under age 20 and have not finished high school, you must attend high school or a High School Equivalency (HSE) program. If you are 18 or 19, you may meet this requirement by participating in another education or training program approved by a case manager.

## Getting Serious about Work Activities

Your work activity is your path to a job, and we want you to take it seriously. That's why we are taking it seriously, too. There will be someone there to supervise your work activity, job or class, and we will follow whether you attended your activity using a computerized timesheet.



# SANCTIONS

Sanctioning is when you lose part or all of your cash assistance because you did not attend your work activity or did not cooperate with some other Work First New Jersey (WFNJ) requirement – and you cannot show a good reason for it. If you have two or more unexcused absences in a month from your work or work activity, you may be sanctioned.

If you are sanctioned, you will lose one person's share of your family's cash assistance for one month. During this month, if you participate with the program requirements, you will receive the full amount the next month. If you do not participate in your required activity during this first month, you will lose all of your cash assistance for the second month. If you still do not participate in the second month, your case will be closed in the third month.

Once your case is closed, there is no way to fix the sanction or to get any cash in the third month. If your case is closed, you can reapply, however, certain requirements must be met. A case manager will provide the details.

If you are getting Emergency Assistance, including Temporary Rental Assistance (TRA), it will continue for the month that your case is closed and then it ends too.

If you have been sanctioned for not complying with WFNJ work requirements and you are suspected of having a substance abuse problem, you will be required to be assessed by a Substance Abuse Care Coordinator. If it is determined that you do have a problem with drugs or alcohol, you must enter a treatment program. This will be considered your work activity.



**Here's an easy way to understand the sanction process. The sanction period is three months. If you don't do anything to fix the sanction, in month two, you will lose all cash assistance. In month three, your case will close.**

For example: Marie, who gets cash assistance of \$424 for herself and two children, did not attend her work activity in September, and the reasons she has for not attending are not acceptable ones. Here's what happens.

OCTOBER	NOVEMBER	DECEMBER
Cash assistance reduced by one person's share to \$283.	Cash goes back to \$424 if Marie meets the program requirements in October.  If she did not attend in October, she loses her entire \$424 this month	If she did not attend work activity in November, her case is closed.  She will have to reapply for welfare if she wants to fix the sanction

Even if your case was closed because of a sanction, you may still be eligible for NJ SNAP (formerly Food Stamps) and New Jersey's Medicaid program, NJ FamilyCare. Also, if you think that you should not have been sanctioned, you can request a Fair Hearing by calling 1-800-792-9774.

**Sanctioning is a process to help make sure that WFNJ recipients understand the importance of participating in work activity requirements. Remember, welfare is limited to 60 months, and if you use up your time, you will have no assistance left for a future emergency.**

## DEFERRALS

WFNJ will "defer" or delay the requirement to work or participate in work activities for those who are unable to work due to age, health or disability.

For example, deferrals may be granted to:

- *People age 62 or older.*
- *Women who have reached the seventh month of pregnancy.*
- *Parents or relatives who are responsible for the care of a child under 12 weeks of age.*
- *A sole caretaker of a severely disabled or seriously ill dependent child or family member.*
- *People who are diagnosed by a medical practitioner to be physically or mentally impaired and are unable to work.*





## INDIVIDUAL RESPONSIBILITY PLAN (IRP)

As a Work First New Jersey participant, you and a case manager will develop an Individual Responsibility Plan (IRP) which will create specific employment goals and work activities for you.

### The IRP will:

- *Identify the support services that you may receive such as child care, transportation assistance or assistance with other work-related expenses.*
- *Identify any problems you may have that might interfere with your ability to get a job, such as a drug or alcohol problem, language barrier, poor reading skills, or a physical or mental disability.*

## SUPPORTIVE ASSISTANCE TO INDIVIDUALS AND FAMILIES (SAIF)

Remember, welfare benefits are limited to 60 months during your lifetime. That means that if you are receiving Work First New Jersey benefits for 24 months, get a job and close your WFNJ case, you would still have 36 months available, in case you have another emergency and need assistance again.

However, say you remain on welfare for an extended time - what happens then? If you reach a total of 49 months of WFNJ benefits, you will be placed into the Supportive Assistance to Individuals and Families (SAIF) program. Working closely with you, a case manager – in addition to a WFNJ case manager – will help keep you on track to becoming employed and close your case as quickly as possible – since your time on WFNJ is reaching the end.

If you still have not left welfare for a job after you reach 60 months of WFNJ benefits, you may receive up to two six-month extensions. During this time, you would continue to receive cash assistance and support services such as child care, transportation assistance and health care. After the additional 12 months, you will lose all of your cash assistance because you have used up all of your WFNJ time.

SAIF gives you a last chance to extend your assistance while you step up your efforts to find – and keep – a job that will help you leave welfare behind.

If it is determined that the lifetime limit on welfare does not apply to you at this time, you may not be required to participate in SAIF. That would include people who are permanently disabled, the only caretaker of a disabled family member, over the age 60, a victim of family violence, or who have serious problems preventing them from getting a job.

If you do not comply with the requirements of SAIF, you will become ineligible for WFNJ, including cash assistance and Emergency Assistance.

## WFNJ – SPECIFIC SITUATIONS

### Family Cap

Under WFNJ, you are not entitled to an increase in your cash assistance benefits if you give birth to another child 10 months after applying for and receiving cash benefits. However, the child may be eligible for other benefits, such as New Jersey's Medicaid program, NJ FamilyCare, NJ SNAP, and child care.

### Minor Parents

If you are a teen parent (under age 18), you must live at home with your parents, or with another responsible adult relative. If this living arrangement is not appropriate, a case manager will help you find another acceptable arrangement.

## EMERGENCY ASSISTANCE

Emergency Assistance (EA) is temporary housing and shelter-related assistance for people who are eligible for WFNJ and meet the eligible criteria below.

### Emergency Assistance helps to:

- *Prevent homelessness by paying for back rent or mortgage;*
- *Provide temporary support for ongoing housing costs, such as rent or emergency shelter for up to one year, with the possibility of two six-month extensions for families and one six-month extension for single people and childless couples; and*
- *Set up a household, by paying for moving expenses, security deposits, furniture.*

To be eligible for Emergency Assistance, you must:

- *Be able to show that you are about to lose utility – heat, water, electric – services (shut off notice);*
- *Show proof that you are about to be evicted or are facing foreclosure; or*
- *Be homeless or about to become homeless, and, you did not cause your emergency or have a capacity to plan for it.*

If you are receiving Emergency Assistance, you must contribute a portion of your household income or your welfare grant toward your housing costs.

## WELFARE FRAUD

In New Jersey, we use a number of different information systems to monitor the information you put on your application. The welfare agency makes sure that you:

- *Are not collecting welfare from another state;*
- *Have a valid Social Security number, if applicable;*
- *Are not employed and earning income that you did not report;*
- *Are not collecting unemployment; and*
- *Are not collecting benefits while incarcerated.*

There are penalties for knowingly providing false or inaccurate information, including: being ineligible for future benefits; having to pay back to the state any money you were not eligible to receive; and, criminal charges.



## FAIR HEARINGS

If you disagree with a decision made by your county or local welfare agency about your case, you have a right to request a Fair Hearing to appeal the decision. You may request a Fair Hearing for any county or local welfare agency action which adversely affects you as an applicant or recipient of WFNJ, including, but not limited to, any action, inaction, or refusal of action with respect to WFNJ program eligibility. If your request does not fall into one of the reasons for a Fair Hearing, it may be denied.

For example, you might appeal a decision about:

- *Eligibility for benefits.*
- *A cut, suspension or termination of your benefits.*

You must request a Fair Hearing within 90 days of such action or lack of action.

If you were receiving WFNJ, and you make the request for a Fair Hearing within 15 calendar days from the date of the mailing of a notice of termination, suspension, or reduction, your benefits may be continued at an unreduced rate until the time of the hearing. However, if you lose your appeal, you will have to repay those benefits.

*For more information about Fair Hearings, contact your county or local welfare agency or call the Fair Hearings Hotline toll-free: 1-800-792-9774.*

## SUPPORT SERVICES WHILE YOU ARE ON WFNJ

### Child Care

WFNJ provides child care services so you can work, participate in an approved work activity or look for a job.

You will not be required to work or participate in a work activity until you have access to child care services; however, while you're looking for child care services, you will use up time towards your 60-month limit.

Once you are employed, you will be required to pay part of the cost of child care ("co-pay"). You will also need to use New Jersey's electronic child care system, called e-Child Care. It records your child(ren)'s attendance by using your Families First card and is used to pay the child care providers directly.

*For more information about child care, call toll-free: 1-800-332-9227*

### Work Expenses

Some jobs require special clothing or equipment, such as uniforms, tools and driver's licenses. WFNJ can provide up to \$500 in vouchers during your 60 months on welfare for these items. Ask a case manager about assistance to cover these work-related expenses.

### Health Care – NJ FamilyCare

You or your family may be eligible for health benefits – through the New Jersey Medicaid program called NJ FamilyCare – based on your income and family size. NJ FamilyCare is a separate program from WFNJ, but when you apply for WFNJ benefits, a case manager may also determine your NJ FamilyCare eligibility. As your income changes, so will your NJ FamilyCare eligibility.

*For more information, call the Medicaid Hotline toll-free: 1-800-356-1561*

### Transportation

You may also be able to get assistance with travel costs while you are looking for a job, engaged in an approved work activity or taking your child to and from a child care facility (in conjunction with work or work-related activities). You may receive a voucher for daily or weekly transportation costs. If you take public transportation, you may receive free or low-cost bus or train passes from your county Board of Social Services or welfare agency.



### **TANF Initiative for Parents (TIP)**

If you have a child under the age of one, you may be able to participate in a parenting program called TANF Initiative for Parents (TIP). Under TIP you can receive in-home visits from a professional who will work with you to ensure that your child is growing and developing in a healthy way. You will receive real life parenting support focusing on healthy child development, good nutrition, and available medical and child care services.

### **NJ SNAP (formerly Food Stamps)**

As a WFNJ participant, you will also be eligible to receive NJ SNAP benefits to help pay for food for you and your family. However, NJ SNAP is separate from WFNJ, but your county welfare agency will help determine whether you can get NJ SNAP benefits.

*For more information, visit [www.njsnap.org](http://www.njsnap.org), or visit the NJ SNAP office at your county welfare agency.*



## **ENERGY ASSISTANCE**

### **Low Income Home Energy Assistance Program (LIHEAP)**

If you need help to pay your heating bills, or if your heat is included in your rent, you may be eligible for LIHEAP. You may also be eligible for assistance with medically-necessary cooling costs.

### **Universal Service Fund (USF)**

USF can help make energy bills more affordable to low-income New Jersey residents. If you are eligible, USF can lower the amount you have to pay for natural gas and electric bills.

*Note: If you are receiving NJ SNAP benefits, you may be considered automatically for the LIHEAP and USF programs. But if you are getting NJ SNAP benefits and are not receiving this energy assistance, contact a case manager, call the LIHEAP and USF programs directly toll-free at 1-800-510-3102 or visit the website at <http://www.state.nj.us/dca/divisions/dhcr/>.*

## **TANF SERVICES AVAILABLE AFTER WFNJ**

Supporting a family can be a real challenge and getting a job is just the beginning. In order to keep a job, you need reliable and affordable child care, transportation, health insurance and more.

Work First New Jersey offers a number of benefits and services to you when you leave welfare for a job or agree to close your case.

These are time-limited supports intended to help you stay employed and move closer to an independent life.



## Paycheck Plus

If you are working at least 20 hours a week, you can keep all or some of your cash assistance in addition to your paycheck. Here's how it works for someone who begins working 30 hours a week:

- You keep all of your cash assistance for the first month;
- For the next six months, we "ignore" 75 percent of your income, which means only 25 percent of your paycheck is subtracted from your cash assistance; and
- After that, 50 percent of your paycheck will count when figuring your cash grant, until you earn too much to still be eligible.

## What does that mean in real money?

Say you are a mom with two children getting \$424 a month in cash assistance. You earn \$9 an hour and work 30 hours a week to earn \$1,169 before taxes per month.

WORKING 30 HRS/WK	Cash Benefit	NJ SNAP	Job Paycheck	Cash Assistance, NJ SNAP and paycheck
Welfare Only	\$424	\$442	\$0	\$866
First month working	\$424	\$161	\$1,169	\$1,754
Next 6 months with Paycheck Plus	\$132	\$249	\$1,169	\$1,550
Case Closes in month eight	\$0	\$288	\$1,169	\$1,457

In the example above, after seven months, you would not be eligible for cash assistance anymore. But you may be eligible for a variety of post-TANF benefits, such as transportation assistance and child care assistance. Ask a case manager to help you figure out what Paycheck Plus would mean to you.

## Supplemental Work Support

If you are now employed and have been working at least 20 hours per week for at least the past four months, and still receive a partial cash grant, you may be eligible to receive \$200 per month for up to 24 months. To be

eligible, you must have been on WFNJ/TANF for at least six months and agree to voluntarily close your case.

This program is designed to support you in your efforts to stay employed and stay off welfare.

### REMEMBER!

**To take advantage of the Supplemental Work Support program, you must agree to close your welfare case. Doing so brings the added benefit of "stopping the clock" on your 60-month lifetime limit on welfare benefits.**

For more information, contact your county Board of Social Services or welfare agency.

## Transportation

You may be able to get assistance with travel costs when you begin to work. If you take public transportation, you may receive a one-time free monthly bus or train pass from NJ TRANSIT. You may also be eligible for an additional six months of free or low-cost bus or train passes.

For more information, contact your county Board of Social Services or welfare agency.

## Career Advancement Vouchers

If you are off welfare and employed and are interested in taking work-related classes or training, this program offers opportunities to advance your career. Work First New Jersey can help pay for classes or training for your current job or a new job with training or education vouchers worth up to \$4,000.

To find out if you qualify and how to apply, ask about it at your One-Stop Career Center.

## Transitional Child Care

You may need to find child care so that you can work. If you participated in Work First New Jersey, you may be eligible for extended child care benefits for up to 24 months after you leave welfare. Once you are earning an income, you must pay part of the cost of child care (a “co-pay” or fee). The amount of your co-pay changes as your income changes.

Let a case manager know that you have a job, and bring a month’s worth of pay stubs to show how much money you earn.

A case manager will give you a referral to the Child Care Resource & Referral Agency (CCR&R) in your county that will help you find child care.

*For more information, call toll-free: 1-800-332-9227.*

## NJ FamilyCare – 24-month extension

If your circumstances change and you are working, you and your family may be eligible for a 24-month extension of your NJ FamilyCare health benefits. As your income changes, so will your NJ FamilyCare eligibility.

Exactly when the two years begins depends on when your circumstances change, and the amount of your increase in income.

If your new job already provides health benefits, you will use those first, then your NJ FamilyCare benefits, if needed, to pay for health care costs.

*For more information, call the Medicaid Hotline toll-free: 1-800-356-1561.*

# SUPPORT FOR WORKING FAMILIES

By the time you have been off welfare for a couple of years, most of the programs for people leaving WFNJ will have come to an end. But New Jersey still offers a number of programs to strengthen low-income, working families.

These programs – which are not connected to the welfare program – are available to income-eligible or qualified working families.

To find out if you are likely to be eligible for the following programs and many more, go to [www.njhelps.org](http://www.njhelps.org), an easy-to-use, confidential website.

## Child Care Assistance Program (CCAP)

Low-and moderate-income parents who work, are in school full-time or are attending a training program may get help paying for child care. You must have a child or children under age 13 (or under age 19 if your child has special needs), and meet family income eligibility requirements.

For example, a family of four with an annual income of \$47,101 would qualify for this child care subsidy. A co-pay is required for this service.

*For more information, call toll-free: 1-800-332-9227*



## NJ FamilyCare

If you have a higher income your family or your children may be able to get free or low-cost health insurance. Eligibility is based on family size and monthly income. The NJ FamilyCare program covers some parents and children under the age of 19 who have no insurance. For example, a child who lives in a family of four with a monthly income of \$6,957 may qualify. His parents also may qualify, if the family income is under \$2,644 a month.

*For information, ask a case manager, visit the website at [www.njfamilycare.org](http://www.njfamilycare.org) or call the NJ FamilyCare hotline toll-free: 1-800-701-0710.*

### REMEMBER!

**Even if you are working, you may still be eligible for help paying for your energy costs through the Low Income Home Energy Assistance Program (LIHEAP) or the Universal Service Fund. For more information, call toll-free: 1-800-510-3102**

## Earned Income Tax Credit (EITC)

The EITC is a special tax benefit for working people who earn low or moderate incomes. It reduces the amount of taxes you pay. If you qualify for the EITC and file a federal income tax return, you can get back some or all of the federal income tax that was taken out of your pay during the year. Families that are eligible for the federal EITC also qualify for additional tax refunds under the New Jersey state EITC.

For example, a mom who has two children and is earning less than \$43,756 could earn a federal EITC benefit of as much as \$5,460 and a state benefit of as much as \$1,092. Don't miss out on this great opportunity for working families.

*\*Figures based on 2014 tax season.*

*For more information, call the Internal Revenue Service (IRS) toll-free: 1-800-TAX-1040, or the NJ Division of Taxation: 1-888-895-9179 or visit [www.njeitc.org](http://www.njeitc.org).*

### REMEMBER!

**Some of the services available to you while you were on welfare may still be available to you. For example, many low-income working families are eligible for NJ SNAP food assistance. And if you need assistance in obtaining child support, reach out to your county Board of Social Services.**



## IMPORTANT QUESTIONS TO ASK A CASE MANAGER

- How do I get into an approved work activity?
- What are my work activity options?
- What if I am too sick to participate in my work activity?
- What is an Individual Responsibility Plan, or IRP?
- How can an IRP help me?
- Do I have to quit school to go to work?
- How do I get child care while I look for work or participate in a work activity?
- What does "cooperating with child support" mean?
- Can I get transportation assistance?
- Can I get NJ FamilyCare/Medicaid?
- Can I get help with work expenses?
- Can I get NJ SNAP?
- How do I get help with a drug or alcohol problem?

- How do I end my sanction?
- Can I get help for a family/domestic violence problem?
- When I get a job, how much of my grant will I get to keep under the Paycheck Plus program?
- When I begin working, how do I get support services or benefits? Can I get:
  - NJ FamilyCare?
  - Child Care?
  - Transportation?
  - Supplemental Work Support?
  - Paycheck Plus?
  - NJ SNAP?
  - Earned Income Tax Credit?
  - Career Advancement Voucher?

## IMPORTANT TOLL-FREE AND OTHER PHONE NUMBERS

Work First New Jersey Hotline	1-800-792-9773
Fair Hearings Hotline	1-800-792-9774
WFNJ Sanction Hotline	1-888-657-2628
Child Support Hotline	1-877-NJKIDS1 (1-877-655-4371)
Family/Domestic Violence Hotline	1-800-572-7233
Child Care Hotline	1-800-332-9227
Medicaid Hotline	1-800-356-1561
NJ FamilyCare	1-800-701-0710 TTY: 1-800-701-0720
Families First EBT Card - Customer Service	1-800-997-3333
Low Income Home Energy Assistance and Universal Service Fund	1-800-510-3102
Immigration and Naturalization Service (INS)	1-800-375-5283
Internal Revenue Service (IRS)	1-800-TAX-1040
NJ Division of Taxation	1-888-895-9179
Social Service Referral Hotline	2-1-1
One-Stop Career Centers	1-877-US2-JOBS (1-877-872-5627)







NEW JERSEY DEPARTMENT OF HUMAN SERVICES  
DIVISION OF FAMILY DEVELOPMENT  
CHRIS CHRISTIE, GOVERNOR  
KIM GUADAGNO, LT. GOVERNOR